

UNITED STATES BANKRUPTCY COURT

Northern District of New York

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 3/4/05.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) and address):

Kirsten R. Byford
55 Oxford Road
New Hartford, NY 13413

Case Number:
05-61305-6-sdg

Social Security/Taxpayer ID Nos.:
xxx-xx-8422

Attorney for Debtor(s) (name and address):

Martin J. Daly
Legal Clinic of Martin J. Daly
185 Genesee Street
Utica, NY 13501
Telephone number: (315) 797-0890

Bankruptcy Trustee (name and address):

Carolyn J. Cooley
405 Mayro Building
239 Genesee St.
Utica, NY 13501
Telephone number: (315) 724-3749

Meeting of Creditors:Date: **March 31, 2005**Time: **11:00 AM**

Location: **Alexander Pirnie Federal Building, 10 Broad Street,
Rm 106, Utica, NY 13501**

Deadlines:Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts:
5/30/05

Deadline to Object to Exemptions:Thirty (30) days after the *conclusion* of the meeting of creditors.**Appointment of Trustee**

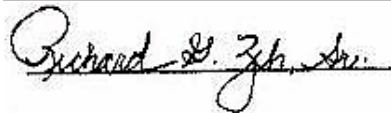
The United States Trustee pursuant to Code Section 701 has appointed Carolyn J. Cooley as trustee of the estate of the debtor(s) named above. The trustee shall be deemed to have accepted the appointment and shall serve under his/her blanket bond, unless the trustee notifies the U.S. Trustee and the Court in writing of the rejection of the appointment within five (5) days of receipt of this notice. Code Section 322; FRBP 2008. Guy A. VanBaalen, Assistant U.S. Trustee. Additional information can be found at the United States Trustee's website at <http://www.usdoj.gov/ust/r02>.

Creditors May Not Take Certain Actions:

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**Address of the Bankruptcy Clerk's Office:**

Alexander Pirnie Federal Building
10 Broad Street, Room 230
Utica, NY 13502
Telephone number: 315-793-8101

For the Court:


Richard G. Zeh
Clerk of the Bankruptcy Court

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: 3/4/05

EXPLANATIONS

FORM B9A (9/97)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
IMPORTANT NOTICE TO DEBTORS:	All debtors MUST provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
— Refer to Other Side for Important Deadlines and Notices —	
The Clerk's Office will make photocopies at a cost of \$.50 per page. The public may come to the court and print copies of electronic documents from our public terminal at a cost of \$.10 a page. See our website at www.nynb.uscourts.gov or call 315-793-8101, press 3 then 8 for more information.	